Status of the Claims

The listing of claims will replace all prior versions, and listings of claims in the application.

1.   (*Currently amended*)   A computer program product comprising a computer usable medium having computer executable instructions recorded thereon, comprising:

instructions to receive a submitted first account application from a customer, including a plurality of fields associated with personal identification and financial information;

instructions to detect, based on the plurality of submitted fields of the first account application, that there is an indication that the customer is an existing account holder;

instructions to transmit a second account application to the customer, based on successful detection that there is an indication that the customer is an existing account holder, the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application;

instructions to receive a submitted second account application from the customer; and

instructions to approve or deny the submitted second account application based on the information on (i) the submitted second account application and (ii) retrieved stored information associated with the existing customer.

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2.   (*Previously Presented*)   The computer program product of claim 1, wherein the plurality of fields in the first account application comprise at least one of:

a customer name field, a customer address field, a field for entering at least a portion of a government identification number of the customer, a field for entering financial account information of the customer, a field for entering employment information of the customer, or a field for entering an annual income of the customer.

3.   (*Previously Presented*)   The computer program product of claim 2, wherein instructions to detect comprises:

receiving information for an existing account in the field for entering financial account information in the first account application;

validating the information for the existing account; and

transmitting the second account application after said validating.

4.   (*Previously Presented*)   The computer program product of claim 1, wherein the second account application comprises at least one of:

a customer name field, a field for entering at least a portion of a government identification number of the customer, a field for entering an account number of an existing account of the customer, or a field for entering a confirmation number associated with the existing account.

5.   (*Previously Presented*)   The computer program product of claim 4, wherein the existing account comprises an existing credit account and the confirmation number associated with the existing account comprises a credit card identification (CD) number.

6.   (*Previously Presented*)   The computer program product of claim 1, wherein the second account application comprises at least one field that is not in the first account application.

7.   (*Previously Presented*)   The computer program product of claim 1, wherein the second account application comprises at least one of the plurality of fields of the first account application.

8.   (*Previously Presented*)   The computer program product of claim 7, wherein the first account application and the second account application comprise a customer name field.

9.   (*Previously Presented*) The computer program product of claim 7, further comprising:

instructions to receive information from the customer in the first account application; and

instructions to transfer the information from the first account application to the second account application for the at least one of the plurality of fields that are the same for the first account application and the second account application.

10.   (*Previously Presented*) The computer program product of claim 1, further comprising:

instructions to receive information from the customer for each of the fields of the second account application;

instructions to validate the information received from the customer against data stored for an existing account of the customer;

instructions to retrieve information required for the first account application from data stored for the existing account; and

instructions to process the second account application based on the retrieved information.

11.   (*Previously Presented*)   The computer program product of claim 10, wherein the instructions to approve or deny the submitted second account application is based on said instructions to process.

12.   (*Previously Presented*)   The computer program product of claim 10, further comprising:

instructions to transmit the retrieved information to the customer for confirmation.

13.   (*Previously Presented*)   The computer program product of claim 12, further comprising:

instructions to receive, from the customer, one of a confirmation and a correction for the retrieved information.

14.   (*Previously Presented*)   The computer program product of claim 1, wherein the first account application comprises a selectable indication that the customer has an existing account with the financial institution.

15.   (*Previously Presented*)   The computer program product of claim 14, further comprising:

instructions to receive a selection of the selectable indicator from the customer.

16.   (*Previously Presented*)   The computer program product of claim 14, wherein the selectable indication comprises at least one of a checkbox and a hyperlink.

17.   (*Cancelled*)

18.   (*Previously Presented*)   The computer program product of claim 2, wherein the government identification number comprises a social security number of the customer.

19.   (*Previously Presented*)   The computer program product of claim 1, wherein the instruction to receive the submitted second account application does not utilize a customer login identifier.

20.   (*Currently amended*) A method, comprising:

(a) receiving a submitted first account application from a customer, including a plurality of fields associated with personal identification and financial information, the first account application further including a selectable indicator for selection when the customer has an existing account with a financial institution;

(b) electronically detecting that there is an indication that the customer is an existing account holder based on a selection of the selectable indicator associated with the first account application;

(c) electronically transmitting a second account application to the customer, based on successful detection that there is an indication that the customer is an existing account holder, ~~in place of the first new account application,~~ the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application[[,]]~~;~~

(d) receiving a submitted second account application from the customer; and

(e) approving or denying the submitted second account application based on the information on (i) the submitted second account application and (ii) retrieved stored information associated with the existing customer.

21. (*Previously Presented*) The method of claim 20, further comprising:

(f) receiving information from the customer for each of the fields of the second account application, the information including an identification of the existing account;

(g) validating the information received from the customer against data stored for the existing account;

(h) retrieving additional information required for the first account application from data stored for the existing account; and

processing the second account application based on the retrieved additional information.

22. (*Previously Presented*) The method of claim 20, further comprising:

(f) receiving information from the customer in the first account application; and

(g) transferring the information from the first account application to the second account application for at least one field that is provided in both the first account application and the second account application.

23.   (*Currently amended*) A method, comprising:

(a) receiving a submitted first account application from a customer, including a plurality of fields associated with personal identification and financial information, the first account application further comprising a selectable indicator for selection by customers having an existing account with a financial institution;

(b) electronically detecting that there is an indication that the customer is an existing account holder based on a selection of the selectable indicator associated with the first account application;

(c) electronically transmitting a second account application to the customer, based on successful detection that there is an indication that the customer is an existing account holder, the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application;

(d) transferring any data entered by the customer in the first account application to a similar field of the second account application;

(e) receiving, from the customer, remaining information, for the second account application;

(f) retrieving information stored for the existing account to process the second account application; and

(g) approving or denying the submitted second account application based on the information on (i) the submitted second account application and (ii) retrieved stored information associated with the existing customer.